

MassHealth

Enrollment Guide



1-800-841-2900

TTY 1-800-497-4648

Helping you with your health plan choices.





These extra pages are about MassHealth health plans. Please read them carefully.

We're here to serve you Monday through Friday from 8:00 a.m. to 5:00 p.m. Call a MassHealth Customer Service Representative at 1-800-841-2900. Or, visit the MassHealth Web site at www.mass.gov/masshealth

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1: What is MassHealth?



Welcome!

You are now a MassHealth member.

What is MassHealth?

MassHealth is the office that runs the Medicaid program in Massachusetts. MassHealth helps people who get Medicaid join a health plan.

A *health plan* is a group of providers, hospitals, and other professionals who work together.

Most MassHealth members now get their health services through a health plan.

MassHealth members who **cannot enroll** in (join) a health plan are those:

- over age 65, **or**
- residing in an institution, **or**
- having other comprehensive (total) health insurance, **or**
- enrolled in MassHealth Limited or MassHealth Prenatal.

MassHealth members who **can voluntarily enroll** with a health plan are:

- MassHealth CommonHealth members who do not meet any of the above conditions, **and**
- MassHealth members who are in the care or custody of the Department of Social Services or the Department of Youth Services.

All other MassHealth members **are required to enroll** with a health plan.

Note: Certain MassHealth members must enroll in the Primary Care Clinician (PCC) Plan. These members may not choose any other health plan. To find out if this applies to you, contact MassHealth Customer Service at 1-800-841-2900. If you call to apply, a Customer Service Representative will let you know if you must choose the PCC Plan and are not allowed to enroll in any other plan.

If you must join a health plan, you should enroll in a health plan **within 14 days** from the date we mailed you this Guide. **If you do not choose a health plan, MassHealth will choose one for you.**

1: What is MassHealth? *(continued)*

Carry your MassHealth card and your health plan ID card. Show them whenever you go for health services and whenever you go to the pharmacy.



Your MassHealth card

MassHealth will send you a card. The names of every MassHealth member in your home will be on the card.

If you already have a MassHealth card and a new one comes in the mail, call the MassHealth Customer Service Center at **1-800-841-2900** and ask which card to use.

If your health plan sends an identification (ID) card, carry that with you too, and show it to your health care provider. Show both cards when you go to a pharmacy.

Enrolling in a health plan

You must enroll in a health plan. You will have 14 days from the date we mailed you this Guide to enroll. Learn more on page 9.

To enroll in a health plan:

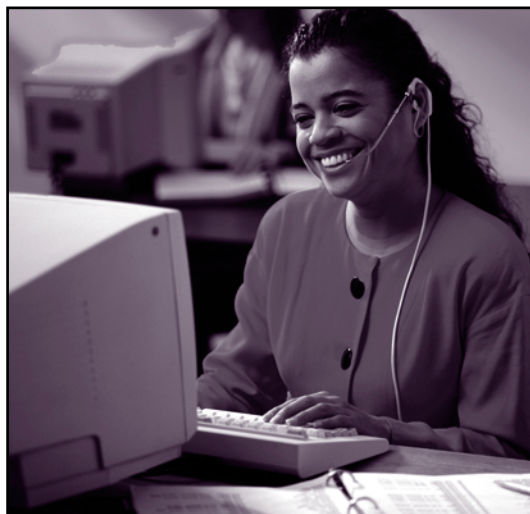
1. Read about health plans in this Guide.
2. Choose a health plan.
3. Choose a primary care provider.
4. Call a MassHealth Customer Service Representative at 1-800-841-2900 to enroll. Or, fill out the form in this Guide and mail it. You can call MassHealth Monday through Friday from 8 a.m. to 5 p.m.

2: A Customer Service Representative can help

Who are MassHealth Customer Service Representatives?

MassHealth Customer Service Representatives are MassHealth workers who can answer your questions. They can help you:

1. Learn about the MassHealth health plans.
2. Enroll in a health plan and choose a primary care provider.
3. Change your health plan, if you need to.
4. Learn about MassHealth benefits.



If you need help or have questions, call a MassHealth Customer Service Representative at the MassHealth Customer Service Center:

- Our phone number is **1-800-841-2900**.
- Our TTY line is **1-800-497-4648**.

You can call us Monday through Friday 8 a.m. to 5 p.m. The call is free.

Some of our MassHealth Customer Service Representatives speak languages other than English, such as Cantonese, Haitian Creole, Khmer, Portuguese, Russian, Spanish, Vietnamese. For help in any language, call us **for free interpreter services**.

- Usted puede obtener información en español, **llame al 1-800-841-2900**.
- To get this information in Braille or on audio tape, **call us at 1-800-841-2900**.

➔ Remember, **you must enroll** in a health plan and choose a primary care provider **within 14 days** from the date we mailed you this Guide!

It is better if you choose. If you do not choose a health plan, MassHealth will choose one for you.



3: Health plans and primary care providers

What is a health plan?

A health plan is a group of providers, hospitals, and other health care professionals who work together.

- ➔ You must enroll in a health plan within 14 days from the date we mailed you this Guide. After you enroll, you will get most of your health care services from the health plan.

When you enroll in a health plan, you need to choose a primary care provider.

What is a primary care provider?

A primary care provider (PCP) is the health care provider **you choose** to give you routine care. Your primary care provider gives you all of your regular health care and refers you to specialists when necessary. Your PCP may be a doctor or a nurse practitioner.

Specialists are providers with extra training. To get a referral to see a specialist, call your primary care provider.



Your primary care provider

Your primary care provider is your health care partner. He or she will get to know you and your health care needs. Visit your primary care provider when you are sick and go for regular checkups when you are well.

Regular checkups keep you and your children healthy. All health plans pay for regular checkups for all their members.

Go to your health care appointments on time. If you cannot go to an appointment, please call the primary care provider's office as soon as possible and tell your provider that you can't come to the appointment.

3: Health plans and primary care providers *(continued)*

What your health plan can do for you

Your MassHealth benefits package includes benefits that you receive from your health plan and others that you receive from MassHealth directly. To see all of your covered health care benefits, look at the **Summary of MassHealth Benefits** that came in the envelope with this Guide.

Your health plan offers:

- Preventive care and regular checkups
- Emergency care
- Prescriptions (medicine) at the pharmacy
- Mental health care
- Drug and alcohol counseling
- Pregnancy care and family planning services
- Care for chronic (long-term) diseases or disabilities
- Physical therapy and other rehabilitative care
- Home health care
- Emergency transportation



Some services may have limits. Also, you may have to pay a small fee (copayment) for some services. You need to call your primary care provider to make an appointment or get a referral for most services.

Your plan may also offer prevention programs, such as programs to help members:

- Stop smoking
- Lose weight
- Manage stress

To find out exactly what benefits you can get from your health plan:

- Look at the **Summary of MassHealth Benefits** that came in the envelope with this Guide.
- Read your plan's Member Handbook.
- Call your plan's Member Services Department. The phone number is on your health plan ID card and on page 22 of this Guide.
- Call MassHealth at **1-800-841-2900**.

4: How to choose

Are all health plans the same?



No. Some plan benefits are the same, and some are different.

Health plans are the same in these ways:

- They have providers, hospitals, and specialists to take care of your health needs.
 - They provide the same benefits other than certain Extra Benefits and Special Programs they offer. To see the health care benefits that all the health plans cover, look at the **Summary of MassHealth Benefits** that came in the envelope with this Guide. To see the Extra Benefits and Special Programs each health plan offers, look at the pages (inserts) that are inside the front cover of this Guide. Each one is about a different health plan.
- You need to show both your health plan member ID card and a MassHealth card to get MassHealth covered services.
 - You can call your primary care provider 24 hours a day, 7 days a week.
 - They have a Member Services Department to answer your questions.
 - You can complain if you are unhappy with the health care that you get.

How are health plans different?

To find out what makes the health plans different from each other, read the pages (inserts) that are inside the front cover of this Guide.

You will see that some plans offer services in just one part of the state, while others serve the whole state. Each plan offers some different health education programs, services and other benefits.

4: How to choose *(continued)*

The five plans that work with MassHealth

Read more about these plans in the health plan inserts at the front of this Guide.



Choosing the health plan that is best for you

Here are some tips on how to choose a health plan:

1. **Make a list** of the providers, specialists, counselors, and hospitals that you and your family use now.
2. **Decide** which person or hospital on the list is most important to you. All providers and specialists do not work with all plans.
3. **Call that provider, counselor or hospital** and say “I would like to know which MassHealth plans you work with.” Or,

Call MassHealth at 1-800-841-2900 to find out if a provider is part of a MassHealth health plan. Or,

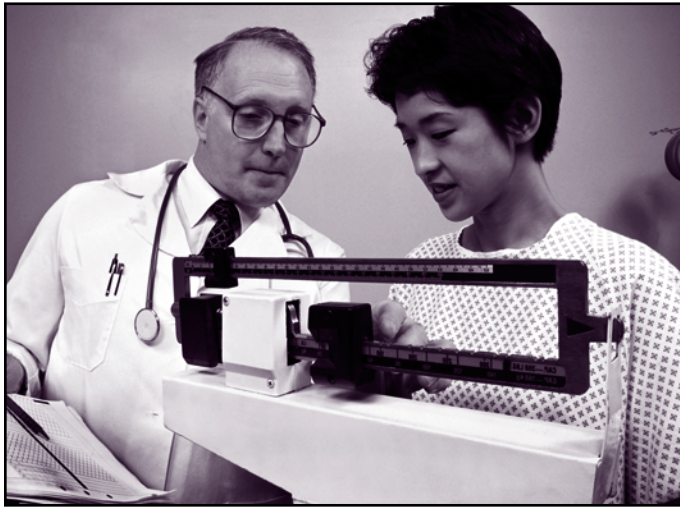
Call a health plan’s Member Services Department to find out if a provider is part of a MassHealth health plan. You can find the phone number for a health plan’s Member Services Department on a plan ID card and on page 22 of this Guide.



4. **Choose** the health plan that works with the provider, counselor or hospital you want to keep using.

4: How to choose *(continued)*

Choosing a primary care provider



You must choose **only one** provider in your health plan to be your primary care provider. If you do not choose, MassHealth or your health plan will pick a primary care provider for you.

If you do not have a provider now, you can ask your family and friends to tell you about a provider they go to and like. If you decide that you want that provider too, find out which health plans that provider works with.

Does each family member have to choose the same plan and provider?

No. Each person in your family can go to different primary care providers and different health plans.

5: How to enroll

How do you enroll in a health plan?

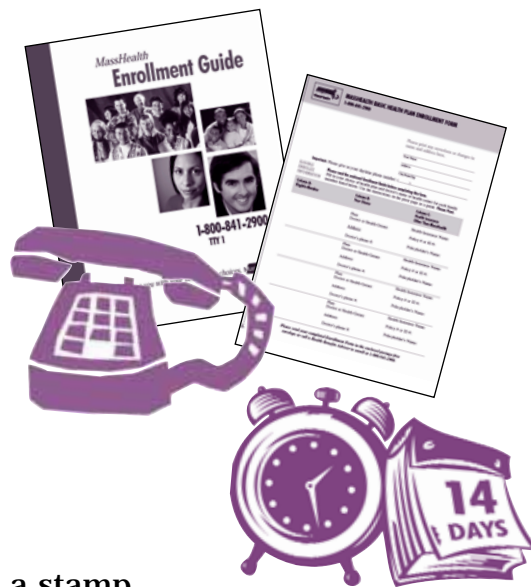
It's easy to enroll! Follow these 3 steps:

Step 1: Choose a health plan.

Step 2: Choose a primary care provider.

Step 3: Call a MassHealth Customer Service Representative at 1-800-841-2900 and tell that person you want to enroll. **Or,**

Fill out the form in this Guide and mail it in the envelope. You do not need a stamp.



➔ Remember, you must enroll within **14 days** from the date we mailed you this Guide. **If you do not choose a health plan and primary care provider within 14 days**, MassHealth or your health plan will choose for you. It is better if you make the choice. You know what is best for you and your family.

6: After you enroll

What to do after you enroll

Here are some tips for what to do when you're in a health plan:

- Make an appointment with your primary care provider so he or she can get to know you.
- Visit your primary care provider for regular checkups or when you need care.
- Call your primary care provider if you have a question about getting health services.
- Go to a hospital emergency room or call 911 when you have a serious health problem that you think needs immediate attention (see page 18 for more information on emergency care).
- For a mental health or substance abuse emergency, you can also call the Emergency Services Program in your area. You can find the number for the program in your area in your health plan's Provider Directory or Member Handbook.
- If you go to the emergency room, call your primary care provider within 48 hours for follow-up care. If you had a mental health or substance abuse emergency, you should also call your mental health or substance abuse provider.
- Always carry your MassHealth card and any other health plan cards with you.
- Show your MassHealth card and any other health plan cards you have whenever you get health care.
- Read everything that your health plan sends you.
- For assistance and information regarding benefits that you receive from MassHealth, call your health plan's Member Services Department. The phone number is on your health plan ID card and on page 22 of this Guide.

6: After you enroll *(continued)*

Keep MassHealth up to date

It is important to tell MassHealth and your health plan about changes in your life.

Tell us as soon as possible about changes such as:

- the birth of a baby,
- a change in your income, or
- a new address.

We need your address so that we can send you important information about benefits and services for you and your family. If we have the wrong address and your mail is sent back to us, MassHealth may stop your health coverage.

Tell MassHealth if you have changes so we can make sure you and your family are getting the benefits you need.

Tell us about changes

Call one of these numbers to tell us about changes.



- ➔ If you get Transitional Assistance for Dependent Children (TAFDC) or Emergency Aid for Elderly, Disabled or Children (EAEDC), call your local Department of Transitional Assistance (DTA) office at **1-800-445-6604**.
- ➔ If you get Supplemental Security Income (SSI) or Social Security Income (SSI-D), call your nearest Social Security Administration (SSA) office at **1-800-772-1213**.
- ➔ If you get MassHealth and do not get cash assistance, call your nearest MassHealth Enrollment Center (MEC), Monday to Friday, 8:45 a.m. to 5 p.m., at **1-888-665-9993**. Or,
- ➔ Call the MassHealth Customer Service Center at **1-800-841-2900** (TTY: 1-800-497-4648).

Other health insurance

If you have other insurance such as Medicare, veterans' benefits, or health insurance through your job or a family member's job, call MassHealth to tell us. You must also tell us if you have a chance to get other insurance.

6: After you enroll (*continued*)

Call MassHealth at **1-800-841-2900** (TTY: 1-800-497-4648) Monday through Friday from 8:00 a.m. to 5:00 p.m.

Having other insurance might not affect your MassHealth benefits. In fact, MassHealth may even help you pay for the other insurance.

If you have other insurance, you will not be able to stay in a MassHealth health plan, but you might still get MassHealth benefits. If you have questions about other insurance, call MassHealth at **1-800-841-2900** (TTY: 1-800-497-4648).

Bills and copayments

You should not get a bill for any service if payment is available from MassHealth, 130 CMR 450.203, but you may need to pay a small fee (copayment) for some of the services listed in the enclosed **Summary of MassHealth Benefits**. To find out more about copayments, look in your health plan's Member Handbook.

Also, you may ask for a health care service that your provider or health plan decides is not "medically necessary" (needed). If you choose to have that service anyway, you might have to pay for the service.

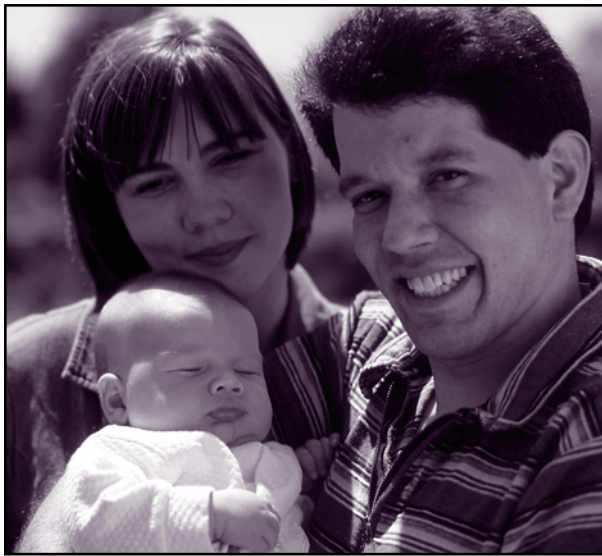
A provider, hospital, pharmacy, or other health care professional cannot refuse to provide a service even if you cannot afford to pay. However, you may get a bill for the copayment.

If you get a bill

If you get a bill for any service for which payment is available under MassHealth, call your health plan's Member Services Department. You can find the phone number for your health plan's Member Services Department on your health plan ID card and on page 22 of this Guide.

Tell the health care provider that you are a MassHealth member. Take out your MassHealth card and any other health plan ID card you have, and say, "I am a MassHealth member and I got a bill for a covered service. Here is my MassHealth card number."

6: After you enroll (*continued*)



Can you change your health plan?

Yes, you can change your health plan. If you want to change, here is what to do:

Call a MassHealth Customer Service Representative at **1-800-841-2900**. Tell the person that you would like to change your health plan. Ask for information about other health plans in your area.

The MassHealth Customer Service Representative can change your

health plan while you are on the phone.

Can you change your primary care provider?

Yes, you can change your primary care provider. To change your primary care provider, here is what to do:

- ➔ Call the Member Services Department of your health plan. Tell the Member Services Department that you would like to choose a new primary care provider.
- ➔ The Member Services Department's phone number is on your health plan card and on page 22 of this Guide.

7: Covered services

What MassHealth services can you get?

MassHealth offers many health services. To find out what services you can get from your health plan, read the **Summary of MassHealth Benefits** page in the front cover of this guide. Some services may have limits, and most require a referral from your primary care provider. The way to get these services may differ, depending on the health plan you choose.

Going to specialists



A *specialist* is a provider with extra training. If your primary care provider thinks that you need to see a specialist, he or she will give you permission. Your primary care provider's permission is called a referral.

Check with your primary care provider or with your health plan's Member Services Department to see if you need a referral. You may need a referral to see a specialist even if you have seen that specialist before.

Here are some services that **do not need a referral** from your primary care provider:

- Treatment for an emergency health condition
- Mental health services
- Substance abuse treatment services
- Family planning services
- Dental care

Talk with your health plan if you have special health care needs or if you are pregnant.

There may be other times when you do not need a referral. For more information, ask your primary care provider or call your health plan's Member Services Department. You can find the phone number of the Member Services Department on your health plan ID card or on page 22 of this Guide.

If you are pregnant

If you are pregnant, call your primary care provider as soon as you can. Your primary care provider will send you to an obstetrician/gynecologist (OB/GYN), which is a doctor who treats pregnant women. You can also call your OB/GYN directly.

7: Covered services (*continued*)

Prenatal care

Prenatal care means regular health care during pregnancy. Prenatal visits to your OB/GYN provider are important for you and your baby. When you see the provider, you can ask what you can do to have a healthy pregnancy and healthy baby.

Here are some important tips during pregnancy:

- eat a balanced (good) diet,
- take your prenatal vitamins,
- get plenty of rest, and
- go to every prenatal visit.

Choosing a health plan and PCP for your baby

Your baby will need a health plan and a primary care provider, too. Choose before the baby is born, so your new baby can see a provider right away. **If you do not choose a health plan for your baby, MassHealth will choose one for you. And if you do not choose a primary care provider for your baby, MassHealth or your health plan will choose one for you.** To choose the best PCP for your children:

- Ask your Member Services Department for a list of pediatricians (providers who take care of babies and children), family practitioners (providers who take care of people of all ages), and nurse practitioners.
- Talk to your family and friends — you might like the provider they use.
- Call the provider's office to make sure it is in a place you can get to easily.
- Choose while you are pregnant, so the provider can check your baby as soon as he or she is born.
- After your baby is born, tell your health plan the name of your baby's primary care provider.

Make an appointment

Make an appointment to visit your OB/GYN provider 4 to 6 weeks after your baby is born so the OB/GYN can check to see how you are doing. This visit is called a "postpartum visit."

7: Covered services *(continued)*

Checkups for your children



All health plans pay for well child checkups for babies, children, and teens. Babies, children, and teens should go to the primary care provider for checkups, even when they are well. At well child checkups, your provider can find and treat little problems before they become big ones. All health plans want children to see their primary care providers for well child visits at these ages:

- 1 to 2 weeks old
- 1 month old
- 2 months old
- 4 months old
- 6 months old
- 9 months old
- 12 months old

After age 2, children should go for checkups once a year, through age 21. You and your primary care provider should talk about any treatment your children may need after the checkup. If your child is under age 21 and covered by MassHealth Standard, your health plan will pay for any medically necessary treatment covered under Medicaid law. (The law has a plan for children's health called Early and Periodic Screening, Diagnostic and Treatment Services, or EPSDT.)

Call your health plan's Member Services Department to find out more about how to get medically necessary services covered by MassHealth. You can find the phone number of the Member Services Department on your health plan ID card or on page 22 of this Guide.

7: Covered services *(continued)*

Dental checkups for your children



Dental care is one of the benefits you receive directly from MassHealth. It is important to take your child to a MassHealth dentist every 6 months, starting at age three. Make sure your child gets:

- ➔ one dental checkup every 12 months,
- ➔ one teeth cleaning every 6 months, and
- ➔ any other dental treatments needed, even before age three, if your child's primary care provider or dentist finds problems with your child's teeth.

Your child's dental checkup can include: a complete dental exam, teeth cleaning, and fluoride treatment.

Mental health and substance abuse services

Once you enroll in a health plan, you can get mental health and substance abuse services through your health plan's network of providers.

If you get mental health or substance abuse services now and want to keep your provider, you must enroll in a health plan that your provider works with.

Call your provider and say, "I am now a MassHealth member and I must enroll in a health plan. Which MassHealth health plans do you work with?" **Or,**

Call MassHealth at 1-800-841-2900 to find out if a provider is part of a MassHealth health plan. **Or,**

Call your plan's Member Services Department to find out if a provider is part of a MassHealth health plan. You can find the phone number for your health plan's Member Services Department on your health plan ID card and on page 22 of this Guide.

8: Emergency care

Going to the emergency room

Emergency room care is only for a serious health problem that you believe is serious enough to require immediate attention. **If you have a serious health problem, you can go to any emergency room or call 911.** For all other health problems, you should call your primary care provider. You can reach your PCP (or someone in the office) 24 hours a day, including weekends.

You can also get mental health and substance abuse emergency services from the Emergency Service Program in your area. You can find the number in your health plan's Provider Directory.

Some examples of emergencies are:

- Heavy bleeding
- Severe vomiting
- Severe or sudden pain or pressure
- Poisoning
- Difficulty breathing
- Loss of consciousness (passing out or fainting)
- Convulsions or seizures (shaking all over that you cannot control)
- Thoughts of hurting yourself or others

Finding the emergency room closest to you

- ➔ Call your health plan's Member Services Department. The phone number is on your health plan ID card and on page 22 of this Guide
- ➔ Call MassHealth at **1-800-841-2900**
- ➔ Call **911**

If you are not sure whether you need emergency care, you can call your primary care provider first. The primary care provider might be able to see you at the office.

All health plans cover treatment for emergencies. You do not need a referral for emergency care.

Getting care outside of Massachusetts

If you get emergency care when you are outside of Massachusetts, certain rules apply. Ask your health plan's Member Services Department what to do if you plan to travel out of the state so you will know what to do if you have an emergency.

9: Rights and responsibilities

These are your rights in MassHealth



- Your health care providers will treat you with respect.
- Your health care providers will keep your health information and records private.
- Your health care providers will give you information about treatment clearly, so that it is easy to understand.
- You can ask for a copy of your health records any time, and you will get them. You can also ask your health plan to change or correct your records, your health plan will do that if the law allows.
- You can bring a friend or relative with you to a health care visit, to help you and speak for you.
- Your providers will make you part of all decisions about your health care.
- You can refuse health care treatment if you want to.
- You can call your primary care provider's office 24 hours a day, 7 days a week.
- If you think MassHealth or your health plan made a mistake, you can file a grievance or appeal the decision. For information on filing a grievance or making an appeal, look in your health plan's Member Handbook.
- You can change your health plan at any time.
- You can change your primary care provider at any time.

These are your responsibilities in MassHealth

- You must go to your health care appointments on time. Call your health care provider if you are going to be late or if you need to cancel an appointment.
- You should tell your primary care provider if you visit the emergency room. If you had a mental health emergency, you should also tell your mental health provider.
- You must tell MassHealth and your health plan about any changes, such as a new address, a new phone number, a new baby, or a change in your income.
- You may need to get a referral from your primary care provider before getting services from other providers.
- You must treat all your health care providers with respect

9: Rights and responsibilities *(continued)*

Questions, compliments and complaints

We want to make sure that all MassHealth members get quality health care. Whether you have good news about your family's health care or have a complaint or concern, call us at **1-800-841-2900**. We want to hear from you.

MassHealth will try to answer any questions and concerns you have. If you would like to put your comments in writing, ask us to send you a form, or write to us at:

**MassHealth Customer Service Center
55 Summer Street, 8th floor
Boston, MA 02110**

Call 1-800-841-2900 to let us know what you think about your health care. We want to hear your questions, complaints and compliments.

Tell your health plan if you are having a problem. You can find the phone number for your health plan's Member Services Department on your health plan ID card or on page 22 of this Guide.

10: Important reminders

Please remember—

- You must choose a health plan and a primary care provider within 14 days from the date we mailed you this Guide.
- You can change your health plan or primary care provider at any time.
- You should only go to the emergency room for a serious problem.
- You can also get emergency mental health and substance abuse services through Emergency Service Program (ESP) Providers. The number for the program in your area is in your health plan's Provider Directory or PCC Plan Member Handbook.
- Bring your MassHealth card and health plan ID card to every health care visit.
- Be on time for health care appointments.
- Call your health care provider's office if you will be late for an appointment or if you need to cancel.
- Call MassHealth and your health plan to report any changes, such as a different address or a new job.
- Call a MassHealth Customer Service Representative if you have questions. Our phone number is 1-800-841-2900. Our TTY is 1-800-497-4648. You can call us Monday through Friday 8 a.m. to 5 p.m. The call is free.

11: Important telephone numbers

Health plan telephone numbers

These are the MassHealth health plans. Call your primary care provider or health plan if you have questions about health care.

Boston Medical Center HealthNet Plan

Member Services Department **1-888-566-0010**
(TTY: 1-800-421-1220)

Mental Health and Substance Abuse Services **1-888-217-3501**
(TTY: 1-800-421-1220)

Fallon Community Health Plan

Member Services Department **1-800-868-5200**
(TTY: 1-877-608-7677)

Mental Health and Substance Abuse Services **1-888-421-8861**
(TTY: 1-781-994-7660)

Neighborhood Health Plan

Member Services Department **1-800-462-5449**
(TTY: 1-800-655-1761)

Mental Health and Substance Abuse Services **1-800-414-2820**
(TTY: 1-781-994-7660)

Network Health

Member Services Department **1-888-257-1985**
(TTY: 1-617-806-8196)

Mental Health and Substance Abuse Services **1-888-257-1986**
(TTY: 1-617-806-8196)

Primary Care Clinician Plan (PCC Plan)

Member Services Department **1-800-841-2900**
(TTY: 1-800-497-4648)

Mental Health and Substance Abuse Services **1-800-495-0086**
(TTY: 1-617-790-4130)

11: Important telephone numbers *(continued)*

Telephone numbers of your primary care provider, specialists and other health care providers

Use the space below to write the names and phone numbers of your family providers, specialists and other health care providers.

[illegible]



A program of the Massachusetts Executive
Office of Health and Human Services

www.state.ma.us/dma